

213/ #5



Rev. 04/01

Docket No. IMN-002

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Akli Adjoute  
Application No.: 09/810,313  
Filed : March 15, 2001  
For : SYSTEMS AND METHODS FOR DYNAMIC  
DETECTION AND PREVENTION OF ELECTRONIC  
FRAUD AND NETWORK INTRUSION  
Group Art Unit : 2131  
Examiner : Unassigned

Hon. Commissioner  
for Patents  
Washington, D.C. 20231

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TRANSMITTAL LETTER FOR  
INFORMATION DISCLOSURE STATEMENT

Sir:

Transmitted herewith is an Information Disclosure  
Statement in the above-identified application. This  
Statement is submitted:

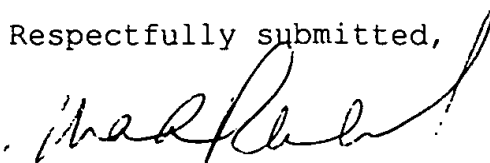
- ☐ within three months of the application filing date;
- ☒ more than three months from the application filing date but before the mailing date of the first Office Action on the merits.

In accordance with 37 C.F.R. § 1.97, submission of this Statement requires no fee. However, if for any reason a fee is due, the Commissioner is hereby authorized to charge payment of any fees required in connection with this

Information Disclosure Statement to Deposit Account

No. 06-1075. A duplicate copy of this letter is transmitted herewith.

Respectfully submitted,

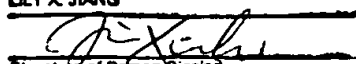


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PATENTS  
IMN-002



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INFORMATION DISCLOSURE STATEMENT

Sir:

Pursuant to 37 C.F.R. §§ 1.56, 1.97, and 1.98,  
applicant hereby makes the documents listed below of record  
in the above identified application: \*

U.S. Patents

\* Applicant's submission of this statement is not an admission that the information herein is, or is considered to be, material to patentability of any presented claim. With respect to cited documents other than patents, Applicant has identified dates or possible date codes that appear on the documents. Applicant's identification of these dates is not an admission that the documents were published by or on the dates identified. Applicant reserves the right to challenge the status of any of the cited documents as prior art.

5,819,226	10/06/98	Gopinathan et al.
6,029,154	02/22/00	Pettitt
6,122,624	09/19/00	Tetro et al.

#### Other Publications

S. Abu-Hakima, M. Toloo, and T. White, "A Multi-Agent Systems Approach for Fraud Detection in Personal Communication Systems," Proceedings of the Fourteenth National Conference on Artificial Intelligence (AAAI-97), pp. 1-8, 07/1997.

A. Aadjaoute, "Responding to the e-Commerce Promise with Non-Algorithmic Technology," Handbook of E-Business, Chapter F2, edited by J. Keyes, July 2000.

P. E. Proctor, "Computer Misuse Detection System (CMDSTM) Concepts," SAIC Science and Technology Trends, pp. 137-145, December 1996.

"AXENT Technologies' NetProwlerTM and Intruder AlertTM", Hurwitz Report, Hurwitz Group, Inc., September 2000.

P. A. Porras and P. G. Neumann, "EMERALD: Event Monitoring Enabling Responses to Anomalous Live Disturbances," National Information Systems Security Conference, 10/1997.

A. Valdes and H. Javitz, "The SRI IDES Statistical Anomaly Detector," 05/1991.

D. Anderson, T. Frivold, and A. Valdes, "Next-Generation Intrusion Detection Expert System (NIDES): A Summary," SRI Computer Science Laboratory Technical Report SRI-CSL-95-07, May 1995.

"SET Secure Electronic Transaction Specification," Book 1: Business Description, 05/1997.

"PRISM FAQ", Nestor, Inc., [www.nestor.com](http://www.nestor.com), Date Unknown.

"CyberSource Fraud Survey," CyberSource, Inc., web site, [http://www.cybersource.com/solutions/risk\\_management/us\\_fraud\\_survey.xml](http://www.cybersource.com/solutions/risk_management/us_fraud_survey.xml), Date Unknown.

"eFalcon Helps E-Merchants Control Online Fraud," Financial Technology Insights Newsletter, HNC Software, Inc., 08/00.

"2000 Internet Fraud Statistics," National Fraud Information Center web site, <http://www.fraud.org>, 2001.

"Guidelines to Healthcare Fraud," National Health Care Anti-Fraud Association web site, [http://www.nhcaa.org/factsheet\\_guideline.html](http://www.nhcaa.org/factsheet_guideline.html), 11/19/91.

"Health Insurance Fraud," <http://www.helpstopcrime.org>, Date Unknown.

"HIPPA Solutions: Waste, Fraud, and Abuse," ViPS, Inc., web site, <http://www.vips.com/hipaa/combatwaste.html>, 2001.

"HNC Insurance Solutions Introduces Spyder Software for Healthcare Fraud and Abuse Containment," HNC Software, Inc., press release, 12/04/98.

"What is Insurance Fraud?," <http://www.helpstopcrime.org>, Date Unknown.

"Insurance Fraud: The Crime You Pay For," <http://www.insurancefraud.org/facts.html>, Date Unknown.

"VeriComp™ Claimant," HNC Software, Inc., web site, 2001.

"Workers Compensation Fraud," <http://www.helpstopcrime.org>, Date Unknown.

"Homeowners Insurance Fraud," <http://www.helpstopcrime.org>, Date Unknown.

"The Impact of Insurance Fraud," chapter 5, Ohio Insurance Facts, Ohio Insurance Institute, 2000.

K. G. DeMarrais, "Old-fashioned check fraud still in vogue," Bergen Record Corp. web site, <http://www.bergen.com/biz/savvy24200009242.htm>, 09/24/00.

"Check Fraud Against Businesses Proliferates," Better Business Bureau web site, <http://www.bbb.org/library/checkfraud.asp>, 2000.

"CBA 1994 Fraud Survey," California Bankers Association web site, <http://www.calbankers.com/legal/fraud.html>, 06/96.

"Consumers and Business Beware of Advance Fee Loan and Credit Card Fraud," Better Business Bureau web site,  
<http://www.bbb.org/library/feeloan.asp>, 2000.

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M. B. Guard, "Calling Card Fraud - Travelers Beware!,"  
<http://www.bankinfo.com/security/scallingcardhtml>, 06/11/98.

"Wireless Fraud FAQ," World of Wireless Communications web site,  
<http://www.wow-com/consumer/fag/articles.cfm?textOnly=1&ID=96>,  
Date Unknown.

Copies of the aforementioned documents, which are listed on the accompanying Form PTO-1449 (submitted in duplicate), are enclosed herewith.

It is respectfully requested that these documents be (1) fully considered by the Patent and Trademark Office during the examination of this application; and (2) printed on any patent that may issue on this application. Applicants request that a copy of Form PTO-1449 (submitted in duplicate herewith), as considered and initialed by the Examiner, be returned with the next communication.

An early and favorable action is respectfully requested.

Wadsworth

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New York, N. Y. 10020  
(650) 617-4000

10-18-2001  
LILY X. JIANG  
*Lily X. Jiang*  
Signature of Person Signing



FORM PTO-1449

U.S. DEPARTMENT OF COMMERCE  
PATENT AND TRADEMARK OFFICEATTY. DOCKET NO.  
IMN-002SERIAL NO.  
09/810,313INFORMATION DISCLOSURE  
STATEMENT BY APPLICANTAPPLICANT  
Akli AdjaouteFILING DATE  
March 15, 2001GROUP  
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## U.S. PATENT DOCUMENTS

EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	5,819,226	10/06/98	Gopinathan et al.			
	6,029,154	02/22/00	Pettitt			
	6,122,624	09/19/00	Tetro et al.			

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## FOREIGN PATENT DOCUMENTS

EXAMINER INITIAL	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
						YES	NO

## OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

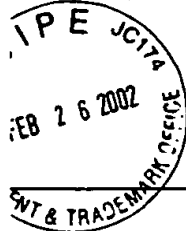
EXAMINER INITIAL	
	S. Abu-Hakima, M. Toloo, and T. White, "A Multi-Agent Systems Approach for Fraud Detection in Personal Communication Systems," Proceedings of the Fourteenth National Conference on Artificial Intelligence (AAAI-97), pp. 1-8, 07/1997.
	A. Adjaoute, "Responding to the e-Commerce Promise with Non-Algorithmic Technology," <u>Handbook of E-Business</u> , Chapter F2, edited by J. Keyes, July 2000.
	P. E. Proctor, "Computer Misuse Detection System (CMDSTM) Concepts," <u>SAIC Science and Technology Trends</u> , pp. 137-145, December 1996.
	"AXENT Technologies' NetProwler™ and Intruder Alert™", <u>Hurwitz Report</u> , Hurwitz Group, Inc., September 2000.
	P. A. Porras and P. G. Neumann, "EMERALD: Event Monitoring Enabling Responses to Anomalous Live Disturbances," National Information Systems Security Conference, 10/1997.

EXAMINER

DATE CONSIDERED

EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP 609; Draw line through citation not conformance and not considered. Include copy of this form with next communication to applicant.

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	A. Valdes and H. Javitz, "The SRI IDES Statistical Anomaly Detector," 05/1991
	D. Anderson, T. Frivold, and A. Valdes, "Next-Generation Intrusion Detection Expert System (NIDES): A Summary," SRI Computer Science Laboratory Technical Report SRI-CSL-95-07, May 1995.
	"SET Secure Electronic Transaction Specification," Book 1: Business Description, 05/1997.
	"PRISM FAQ", Nestor, Inc., <a href="http://www.nestor.com">www.nestor.com</a> , Date Unknown
	"CyberSource Fraud Survey," CyberSource, Inc., web site, <a href="http://www.cybersource.com/solutions/risk_management/us_fraud_survey.xml">http://www.cybersource.com/solutions/risk_management/us_fraud_survey.xml</a> , Date Unknown.
	"eFalcon Helps E-Merchants Control Online Fraud," Financial Technology Insights Newsletter, HNC Software, Inc., 08/00.
	"2000 Internet Fraud Statistics," National Fraud Information Center web site, <a href="http://www.fraud.org">http://www.fraud.org</a> , 2001.
	"Guidelines to Healthcare Fraud," National Health Care Anti-Fraud Association web site, <a href="http://www.nhcaa.org/factsheet_guideline.html">http://www.nhcaa.org/factsheet_guideline.html</a> , 11/19/91.
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	"HIPPA Solutions: Waste, Fraud, and Abuse," ViPS, Inc., web site, <a href="http://www.vips.com/hipaa/combatwaste.html">http://www.vips.com/hipaa/combatwaste.html</a> , 2001.
	"HNC Insurance Solutions Introduces Spyder Software for Healthcare Fraud and Abuse Containment," HNC Software, Inc., press release, 12/04/98.
	"What is Insurance Fraud?," <a href="http://www.helpstopcrime.org">http://www.helpstopcrime.org</a> , Date Unknown.
	"Insurance Fraud: The Crime You Pay For," <a href="http://www.insurancefraud.org/facts.html">http://www.insurancefraud.org/facts.html</a> , Date Unknown.
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K. G. DeMarrais, "Old-fashioned check fraud still in vogue,"  
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